

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
LOS ANGELES DIVISION**

In re:

GRAND VIEW FINANCIAL, LLC,

Debtor and Debtor in
Possession.

Case No. 2:17-bk-20125-RK

Chapter 11

**CORRESPONDENCE FROM DARREN
AND DANNA LADD RE: DEBTOR'S
MOTION FOR THE ENTRY OF AN
ORDER:**

**(1) APPROVING THE SALE OF REAL
PROPERTY FREE AND CLEAR OF ALL
LIENS, CLAIMS, ENCUMBRANCES,
AND INTERESTS, WITH THE
EXCEPTION OF ENUMERATED
EXCLUSIONS, SUBJECT TO OVERBID,
(2) FINDING THAT THE BUYER IS
GOOD FAITH PURCHASER,
(3) APPROVING BIDDING
PROCEDURES AND BREAK-UP FEE,
(4) AUTHORIZING AND APPROVING
THE PAYMENT OF CERTAIN CLAIMS
FROM SALE PROCEEDS, AND
(5) WAIVING THE FOURTEEN-DAY
STAY PERIOD SET FORTH IN
BANKRUPTCY RULE 6004(h)**

Hearing

Date: August 7, 2018

Time: 2:30 p.m.

Place: Courtroom 1675

July 24, 2018

The Honorable Robert Kwan

Your Honor,

I give you NOTICE of some relevant information since it concerns my property. 38303 Kearsarge Mill Rd., Alta, Ca., case # 2:17-bk-20125-RK, currently slated for Chapter 11 case with Grandview Financial LLC.

We are the subjects named on the Note of the Foreclosure with the bank on the above named property which we wish to address ourselves.

*We requested Grandview Financial LLC that we desired to leave the program as per our agreement, when we first entered into the program. We have sent a cease and desist letter stating thus so and demanded the return of the Deed to be returned to us. Exhibit 1.

*We have been contacted by the Federal Housing Authorities who indicated that Grandview Financial LLC. program is fraudulent and which confirmed our wish to be released from the program. Grandview Financial LLC has NOT complied with our wishes.

*We feel pressured and under threat and duress by Grandview Financial LLC by their acquiescence and non-answer to our demand.

*We reserve our right to not continue with the sale. The Federal Housing Authority is still actively investigation Grandview Financial LLC. It is not our desire to be connected with any illegal activities.

*Grandview Financial LLC did advise us that we could discontinue the program at any time and the Deed of Trust would accordingly be returned. If this was not the case, we would not have knowingly, willingly and voluntarily agreed to be part of their program.

*There was no meeting of the minds and the agreement/contract is therefore broken.

Please, take this Notice in consideration.

Respectfully,

Darren & Danna Ladd

Handwritten signatures of Darren and Danna Ladd. The signature for Darren is on top, and the signature for Danna is below it. Both are in cursive script.

All Rights Reserved,

SEE ATTACHED
CALIFORNIA JURAT

CALIFORNIA JURAT CERTIFICATE

A notary or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of **CALIFORNIA**
County of **PLACER**

Subscribed and sworn to (or affirmed) before me on this

28th day of July, 2018, by
Day Month Year

(1) Danna Ladd

Name of Signer

proved to me on the basis of satisfactory evidence to
be the person who appeared before me (.) (,) (and

(2) Darren Ladd

Name of Signer

proved to me on the basis of satisfactory evidence to
be the person who appeared before me.)



Place Notary Seal Above

Terri A. Louie

Signature of Notary Public

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document

Description of Attached Document

Title or Type of Document: Affidavit

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

July 04, 2018

TO GRAND VIEW FINANCIAL LLC
8939 S. SUPULVEDA BLVD. STE. 103
LOS ANGELES, CA 90045

DEAR STEVE ROGERS, RAMONA ACTURUS AND ANY RELATED AGENTS

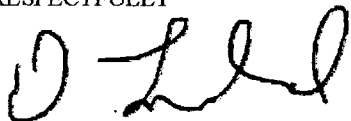
PLEASE CONSIDER THIS NOTICE OF MY REQUEST FOR YOU AND YOUR AGENTS
AND COMPANY INCLUDING ALL RELATED ENTITIES TO CEASE AND DISIST WITH
YOUR PROGRAM AND MY INTEREST IN PROPERTY.

MY ATTORNEY AND ACCOUNTANT WILL BE WORKING ON THIS MATTER WITH ME
TO RECONCILE EACH PRIOR CALENDAR YEAR FOR IRS TAX REPORTING
PURPOSES.

PLEASE PROVIDE ME A STATEMENT 1099 I ALL PAYMENTS CREDITED TO MY
ACCOUNT TO DATE.

PLEASE RETURN NOTARIZED DEED TO US.

RESPECTFULLY



DARREN LADD
DANNA LADD

EXHIBIT 1

July 16, 2018

Todd Arnold
C/O Grand View Financial LLC

Todd

Yourself and all other agents of GV have neglected to acknowledge the 2 points in the letter previously sent to GV, Steve Rogers, Robert Sedlar. By this silence I/we accept this silence as your agreement with us "Darren & Danna Ladd" that it is our right to Cease & Desist this reset program in it's entirety. If you willfully go forward your doing it unlawfully and at your own demise. What exactly is the basis in the asset? Also, transfer our deed back to us promptly.

Respectfully

Darren & Danna Ladd

EXHIBIT 1



PLACER, County Recorder
RYAN RONCO

RECORDING REQUESTED BY:

ServiceLink

AND WHEN RECORDED MAIL TO:

Prestige Default Services
1920 Old Tustin Ave.
Santa Ana, California 92705
Phone: 949-427-2010

DOC-- 2018-0047508-00

ServiceLink Title Agency Inc.

TUESDAY, JUL 3, 2018 11:06:20

MIC \$3.00 | AUT \$5.00 | SBS \$4.00

ERD \$1.00 | SB2 \$75.00 | REC \$13.00

ADD \$0.00

Ttl Pd \$101.00 Rcpt # 02701571

CLK98CV282/GV/1-5

TS No.: 17-0832

Loan No.: ***215

SPACE ABOVE THIS LINE FOR RECORDER'S USE

APN: 062-520-016-000

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO

TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP

LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY

[PURSUANT TO CIVIL CODE § 2923.3(a), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR]

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until approximately 90 days from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is **\$170,294.76** as of **7/2/2018**, and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition of reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in



EXHIBIT L